## Amendments to the Specification:

Please replace the abstract found on page 18 with the following amended abstract:

~~Method and Apparatus for Adaptive Hybrid Termination in a Multi-Carrier Communication System~~

## ABSTRACT

An xDSL modem having an adaptive hybrid termination impedance. The modem has a transformer with two cores, one connected to the modem's receiver and the other connected to the modem's transmitter. The two cores share an adjustable termination impedance. The modem determines which impedance setting to use, based on one or more measurements of channel loss, local echo power and received power from the far end transmitter, and the like.

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